

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Karon A Simmons		
	Debtor(s)	CHAPTER 13
PNC BANK, NATIONAL ASSOCIATION		
	Movant	
vs.		
Karon A Simmons		NO. 23-11011 MDC
	Debtor(s)	
Kenneth E. West		
	Trustee	11 U.S.C. Sections 362

**ORDER**

AND NOW, this **2nd** day of **November**, 2023 it is hereby **ORDERED** that if Debtor (the “Debtor(s)”) and PNC Bank Nat’l (“Mortgagee”) elect to enter into the proposed loan modification under the terms proposed by the Mortgagee, the Debtor(s) and Mortgagee may do so without there being any violation of the bankruptcy stay, or the provisions of USC § 362.



Magdeline D. Colemant  
United States Bankruptcy Judge

Karon A Simmons  
5920 Webster Street  
Philadelphia, PA 19143

Michael A. Cibik Esq.  
1500 Walnut Street, Suite 900 (VIA ECF)  
Philadelphia, PA 19102

Kenneth E. West  
Office of the Chapter 13 Standing Trustee (VIA ECF)  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107